PRESERVED

App. F. IX-4

Previous References 193 6 (97) 97 File No. 225-36

Serial Nos. 1, 3, 5, 6, 728.

Letter References. Printed

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. Six F=11-E

Part B for May 37.

SUBJECT.

Popularising the public Branch of the State Life Insurance

WD 0418—GPB—22,500—29-8-36

G.7 225-36-1

DEWAN'S OFFICE
12 MAR. 1937
No. Mis 32

DEWAN'S MINUTE.

3364.
12. AM

FILE No. 193.

1 Public Branch of the State Life Insurance should be made more popular. as far as possible More effort shall be made to arrest the outflow of cash from the State to Insurance Companies outside the State.

2 A report may be obtained from the Insurance Secy as to action so far taken & proposed to be taken towards this end.

Fin

13-3-37

Financial Secy)

3 Draft requesting the Secretary, Insurance Committee to submit a report on the matter is put up for approval.

13/3/37.

H Secy)

13/3

4 13/3

5th Issue

15/3

To the Secy. M.S.L.I. Committee - No H 5986 dt 16-3-37. Requests to submit a report as to action taken or proposed to be taken for further popularising State Life insurance.

Reply from the Secy. M.S.L.I. Committee dt 27-3-37. Submitting a note.

Submitted with reference to the Dewan's minute dt 13-3-37

30/3

7 I remember to have seen another receipt from the Insurance Dept. Please put it up also

This is said to have been sent to H. Secy Separately.

H Secy)

Serial No.

9 The report of the Secretary, State Life Insurance Committee regarding the action so far taken and proposed to be taken in the matter of making the Public Branch scheme of the State Life Insurance more popular, is submitted for kind perusal with reference to the Dewan's minute dated 13-3-1937.

10 It will be seen from the figures in page 2 of the report, that the business of the Public Branch has been steadily expanding.

11 Among the several suggestions made in the report, some relates to internal organisation of the office, such as increase of staff, introduction of labour-saving machinery etc. Among the other suggestions, the most important are (1) enhancement of the scale of honorarium to helpers and (2) appointment of organisers to supervise the work of helpers. (1) will involve very heavy recurring expenditure, and the Secretary states that this question could be taken up for consideration if warranted by the results of the actuarial valuation next year. The second question is stated to be under active consideration.

12 With regard to the introduction of legislation relating to insurance with a view to prevent unsound concerns coming up and exploiting the public in an unwholesome manner, action is being taken separately to

A

NOTE—Contn. Sheet.

WD 0417--GPB—80,000-8-9-36

Steps for further popularisation of the Public Branch of the State Life Insurance Scheme -

File No. 55/7 of 193

General and Revenue Secretariat

Serial No.

to introduce legislation on the basis of the Insurance Bill under consideration in British India.

13 The Secretary states that some Medical officers in the service of Government directly or indirectly encourage insurance with other companies and discourage insurance in the Public Branch in view of the higher rate of Medical fees offered by outside companies etc. I believe this matter has been brought to the Senior Surgeon's notice now and then. The Senior Surgeon may be asked to issue general instructions to the medical officers that they should not take any action prejudicial to the interests of the Public Branch Scheme which is a Government concern.

14 Some suggestions are made for free advertisement of the Insurance department in Government publications and at Cinema Shows etc. The Publicity Officer may be asked to take all possible action regarding these.

15 In the last para of his letter, the Secretary refers to the need for the continuance of the several concessions now allowed by Government such as exemption from the levy of stamp duty, collection and payment of cash at all Government offices and Treasuries, privilege of free postal service etc. It goes without saying that they will be continued unless under special circumstances it is found necessary to discontinue any of them.

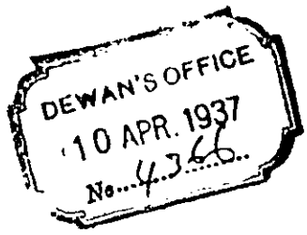
Second Member.

Dewan.

OFFICE OF THE SECOND MEMBER OF COUNCIL
9 APR 1937
No 7172

General & Revenue Secretariat. | File No. 362 — II | of 193

Serial No.



A. 16 The preparation of the bill may be expedited so that its general principles may be placed before the R. A at the next Berthday session

NMS
10/4/37

17 MS
10-4-37

18 NMS
13/4/37
MS
14/4

19 The Bill is separately under preparation and the Connection. The orders above have been noted.
Meanwhile, a draft is submitted regarding para 13.
On its issue, the bill will be sent to the Publicity officer for action on para 14.

20 Draft may be approved
14/4/37 H Secy
MS
14/4

21 MS 9/4

22 Issue
MS
24/4

Do. No H 6677 dt 24.4.37
TO Dr B.K. Narayana Rao
Requesting him to issue instructions to medical officers

NOTE—Cont. Sheet.

Popularising the Public Branch of State Life Insurance

File No. of 193 | General and Revenue Secretariat

Serial No.

for the State Insurance to enter into a Competition Scale of fees with other Companies whose assets & income are incomparably greater. The fees allowed should have relation to the working expenses, which in our Insurance are Comparatively Low. Increase of fees would therefore mean prejudice to the Insured by way of reduced Reversionary Bonus. Reduced Bonus would in its turn affect the popularity of our Insurance. The remedy suggested would thus seem to be prohibitive.

It is also for Consideration whether in spite of the low level of fees, the medical officers of Myore Medical service should not in virtue of their position as Govt servants Contribute to the success of a Govt Insurance Concern by making if need, some slight sacrifice.

Govt are besides separately considering the institution of a Medical Board for purpose of examination

Serial No.

Not to take action prejudicial to interests of Free Public Branch Scheme of the State Life Insurance in regard to insurance

D.O. no Lg. 235-1 dt 26-4-37 from Dr B.K. Narayanadas bringing to notice and for consideration the low rate of fees paid by Govt. when compared to those paid by other Insurance Companies

Refer. Para 13.

Dft Ltr has to be sent to the Public Health Officer in reference to Para 19 & 21. This will be done after the foregoing letter is disposed of.

The Senior Surgeon refers to the Comparative inadequacy of the fees allowed by our Insurance Committee.

I suggest the matter being referred to the Committee.

The scale of fees now allowed is

Examining medical officers. Senior Surgeon

Rs. 2/- for each medical report on Insurance proposals of sums not more than Rs. 500. Half Rate rate

Rs. 4/- ——do—— for sums exceeding Rs. 500/-

It is perhaps not possible

WD 0417--GPB—20,000-8-9-36

Popularising the Public Branch of the State Life Insurance

General and Revenue Secretariat | 4142 File No. | of 193 . | [App. F. III—2

Serial No.

the Insurance. It might become necessary in that connection to revise the scale of fees.

For order if the Sr. Surgeon's letter has to be replied to the Insurance Committee.

Sd/ 5/5/37 (H Secy)

W 6/5

8. MAY 1937 GENL & REV. SECTT.

our letter and the Sr Surgeon's reply may be sent to the Secy State Life Insurance Committee for information. He may take ~~for stating~~ such action as he ~~may~~ deems fit in regard to the last para of the Sr Surgeon's letter

H 6/5

W 7/5

Subs with a draft for approval

W 7/5

Issue W 8/5

No. He 6913 of 11-5-37 to the Secy, Insurance Committee forwards copy of the Sr. Surgeon's letter for action, if any.

Refer. Para 16 above may be sent to Public Health office.

Yes W 19/5

Sd/ 19/5/37 To P.O

W 19/5

Y 19/5

NOTE.—Contra Sheet. THE PUBLICITY OFFICE. No. 706/PO. Date 19.5.37

WD 0417—GPB—30,000—8-9-36

H. 4142

File No. of 193 | General and Revenue Secretariat

Serial No.

Extracts of Para 14 in the File and that of the Suggestion is contained in the Insurance Secretary's letter dated 27-3-1937, have been taken for necessary further action, separately, by the publicity office.

If approved, this file may be returned to the Fcnl. Branch.

20/5/37. (Fcnl. Branch)

May kindly be recorded?

21/5/37

B 21/5

Appendix F G—1]

SUBJECT.....

.....

.....

Section C-7

File No. L25-36

Serial No. 3

Diary No. of letter replied to 3364

No. 25986

To The Secretary

The State Life Insurance Committee
(public Branch)
Bangar

General and Revenue Secretariat

( )

the *193*

Date of issue 16/3/37

Signed by Mr. K.V. Rao.

Sir, I am desired ~~to state that~~ with a view to ~~make~~ the public ~~it is~~ many ~~to make~~ Branch of State Life Insurance more and more popular ~~it is desirable~~ ~~that all possible~~ efforts ~~should be made~~ for ~~to stop~~ the out flow of cash from the State to Insurance Companies outside the State, I am accordingly directed ~~in this connection~~ to request you to kindly submit a report to Govt. at a very early date as to the action so far taken and proposed

List of enclosures.....

Copied by .....

Examined by.....

WD 03601—GPB—30,000—23-9-35

to be taken towards this end

I have etc.,

R. Tagg

Hon. Secretary

WW 15/2

Gm 13/2/37

GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE

General and Revenue Secretariat

No. M 5986 / 8 225-36-3 — Dated, Bangalore, 15th March 193 7. — 16

From

The *Financial Secretary to the Government of His Highness the Maharaja of Mysore.*

To

The Secretary,
The State Life Insurance Committee
(Public Branch),
Bangalore.

Sir,

I am desired to state that it is necessary to make the Public Branch of State Life Insurance more and more popular and to make efforts for stopping the outflow of cash from the State to Insurance Companies outside the State. I am accordingly to request you to kindly submit a report to Government at a very early date as to the action so far taken and proposed to be taken towards this end.

I have the honour to be,
Sir,
Your most obedient servant,

K Venkata Rao

for Financial Secretary to Government.

ACH.2.

prospectus embodying the premium tables and a synopsis of the rules and pointing out the special features of the Public Branch by virtue of which it is held out to be the best institution for a Mysorean to insure his life with, are being distributed extensively through the helpers. Cinema slides containing advertisements of the Public Branch are being displayed at popular Talkie Houses at Bangalore and Mysore and the extension of this form of advertisement to moffusil places in the State is also under correspondence.

The high rate of bonus declared at the last actuarial valuation has given an impetus to the rapid progress of business of the Public Branch as could be seen from the following statement.

year.	New Business.			Business in force at the end of the year.			Cash balance of the fund at the end of the year.
	Number of policies	Sum Assured	Annual premium.	Number of policies	Sum Assured	Annual premium.	
		Rs.	Rs.		Rs.	Rs.	
1932-33	3,399	28,03,200	1,52,661	15,394	1,56,53,750	8,45,626	35,27,673
1933-34	3,758	32,93,100	1,76,379	18,410	1,82,19,600	9,80,548	41,47,774
1934-35	4,943	44,51,800	2,44,803	22,461	2,18,49,600	11,78,355	48,01,469
1935-36	5,034	45,44,800	2,47,286	26,303	2,52,88,500	13,64,372	56,51,190

It may be noted here that notwithstanding the fact that insurance with the Public Branch is restricted to Mysoreans; the business done compared favourably with the business of several Indian Insurance companies having unlimited sphere of activity. The rate of bonus last declared in the Public Branch is on par with the rates declared by companies that have been in the active pursuit of business by far longer periods in the past.

With a view to popularise the Scheme, several facilities have been afforded to policy holders during recent years. Chief among them may be mentioned, the extension of premium tables so as to allow of insurance for persons of advanced ages, enhancement of the maximum insurable amount from Rs.10,000/- to Rs.15,000/-, reduction in the

G.F. 225-36-3

M. S. L. I.
O. 20.

MYSORE STATE LIFE INSURANCE OFFICE.

In reply please quote—
No.
Encl.

FINANCIAL SECRETARY
No.

BANGALORE,
Dated, the 27th March 1937.

FROM
A. N. RAGHAVACHAR, Esq., M.A.,
Secretary, Mysore State Life Insurance Committee,
Bangalore.

FINANCIAL
30 MAR 1937

To
RAJASEVA NIPUNA
S. SHAMANNA, Esq., B.A.,
Financial Secretary to the Government
of His Highness the Maharaja of Mysore,
B a n g a l o r e.

With reference to your letter No. Fl.5986/G.F.225-36-3 dated 15/16th March 1937 calling for a report on the action taken and proposed to be taken for the further popularisation of the Public Branch of the Mysore State Life Insurance Scheme, I have the honour to state as follows.

Advertisements of the Public Branch are being published regularly in several local newspapers and periodicals. With a view to disseminate knowledge of insurance among the public and to give due publicity to the benefits of insurance with the Public Branch, propaganda work is undertaken annually in connection with the Dasara Exhibition at Mysore. Attractive pamphlets, advertisement blotters etc., printed both in English and Kannada are distributed freely at the Exhibition through the Helpers. A dozen coloured paintings depicting the advantages of insurance with the Public Branch were got prepared recently for display at the Dasara Exhibition etc.

A large sized advertisement board has been put up in a prominent position at the Bangalore City Railway Station. Attractive posters have been displayed at all important Railway Stations on the Mysore Railways and at all Taluk and Sub Taluk offices in the State. Advertisement placards have been supplied to all the Helpers to facilitate the propaganda work in their localities. Copies of a brief prospectus

the rate of interest on policy loans and the introduction of a scheme of Term Endowment Assurances.

In order to increase efficiency by the re-organisation of the work of the Department on up-to-date lines, the Deputy Secretary of the Insurance Committee was deputed to Bombay recently to study the methods of work at the Head Offices of the "Oriental" and the "Bombay Mutual" Life Assurance companies. Several improvements suggested as the result of this study are under examination and are being introduced gradually so as not to dislocate the trained existing organisation. One of the important methods adopted by other Insurance companies to secure simplification of work coupled with efficiency and rapid output of routine work in their offices is the introduction of labour-saving machinery. The question of adapting to the special needs of this Department, one or the other of the several types of machinery so employed and available in the market is under examination. Improving the status and prospects of the officers and staff of the Department is also desirable in the higher interests of the Department to ensure a more energetic and enthusiastic output of work. Several other measures such as the enhancement of the scale of honorarium payable to helpers, etc., tending to accelerate the progress of business, but involving heavy recurring expenditure could be taken up for consideration if warranted by the results of the actuarial valuation due next year. The question of having organizers to supervise the work of the helpers as is done by other companies is also under separate active consideration.

There are several well-established Life Assurance Companies now working in the State and it would not be practicable to check their operations all at once. Proper Insurance legislation, if undertaken and enacted on lines not inconsistent with all India Legislation would go some way towards hampering the activities

of

of the financially less sound concerns, and preventing the public of Mysore being exploited. It has sometimes been complained that because of the higher rate of fee offered by outside companies, some medical officers in the service of Government, directly or indirectly encourage insurance with such companies in preference to Public Branch. It would be conducive to the interests of business of the Public Branch if Government would take effective measures to check such a tendency. In order to secure greater publicity, the advertisements of this Department may be directed to be published free of cost in all Government publications. It would also be advantageous if Government should direct that the advertisement slides of this Department may be displayed during the free cinema-shows usually organised all over the State by the Health Department of Government. A short film illustrating the benefits of insurance in general and the special features of the Public Branch in particular would obviously be more suitable for this purpose and enquiries are being made regarding the cost of production etc., of such a film.

The several concessions such as exemption from levy of stamp duty, the collection and payment of cash at all Government treasuries without extra cost to the Insurance Fund, the privilege of free postal service and the offer of the guarantee to meet the policy claims from the State Revenues have all been helpful in keeping down the expense ratio and enhancing the popularity of the Public Branch. A continuance of these concessions would contribute in a very large measure to keep the steady growth and expansion of the business.

I have the honour to be,

Sir,

Your most obedient servant,

G Keshava Rao

Secretary,
Insurance Committee.

HN

Appendix F G—1]

SUBJECT.....

.....

.....

Section G.7

File No. 225-36

Serial No. 6.

Important & Confdl

No. 2677

Diary No. of letter replied to.....

To

Dear Dr. Narayana Rao,

I am desired to state that it has come to the notice of Govt that some medical officers in the service of Govt Directly or indirectly encourage insurance with the Companies, in view of the higher rate of medical fees allowed by the former. This means discouraging insurance in the Public Provident Fund or Govt Life Insurance.

The facts have also been brought to the Senior Surgeon's notice on occasions. Govt has decided that

General and Revenue Secretariat

( )

the *193*

Date of issue 24/4/37

Signed by for the Pvt Secy

from the Report of the Com

List of enclosures.....

2

Copied by .....

Examined by.....

General instructions may be issued by you to the Medical officers that they should not take any actions prejudicial to the interests of the Public Branch Scheme, which is a Govt. Concern.

14/4

9/4.

Dr. B. S. Narayana Rao.

66-27(A)

Copy to the Secy. Dist. Committee with reference to his letter dt. 27.3.37

8/4

MYSORE MEDICAL DEPARTMENT

Telephone—No. 215

RAJASEVASAKTHA
B. K. Narayana Rao, Esq.,
B.A., M.B., C.M., M.R.C.S., (Eng.)
D.P.H., D.O., (Oxen)

FINANCIAL BRANCH 4142 29 APR. 1937 CENTRAL

OFFICE OF THE SENIOR SURGEON IN MYSORE

Confidential Bangalore 26-4-1937

D. O. No. G.C. 235-1.

Enc.

DEAR Mr. Shamanna,

I am in receipt of your D.O. letter No. Fl. 6677 G.F. 225-36-6 dated the 24th Instant. I write to inform you that I have circularised all the Examining Medical Officer's today that they should not take any action prejudicial to the interests of the Public Branch Scheme, which is a Government concern.

In this connection I wish to bring to your notice that as you yourself have pointed out, the rates of fess paid by Government are very low compared to those paid by other Insurance companies, and, as I consider, very inadequate for the trouble and the responsibility involved. I feel sure that you will agree that this aspect requires consideration by the Insurance Committee, both in the interest of the Mysore Government Insurance, Public Branch, as well as in the larger interest of the Medical profession.

Yours Sincerely,
B. Narayana Rao
26/4

Rajasevanipuna Mr. S. Shamanna, B.A.,
Financial Secretary to Government.

Appendix F G—1]

SUBJECT.....

.....

.....

Section G.2

File No. 225-25

Serial No. 8

Diary No. of letter replied to.....

No. 26713/Encl

To

The Secretary, the S. L. G. Committee

Sir

In continuation of this Office memo no 6677 G 21/24 dt April 37 I am directed to forward herewith a copy of D.O. no Lc 235-1 G 26.4.37 from the Senior Surgeon for information & such action as you deem fit ~~being taken~~ in regard to the last para ~~of this the Senior Surgeon's letter~~ thereof

J Rao Clk

W 8/5

for Jail Secy

General and Revenue Secretariat

( )

the *193* .

Date of issue 11.5.37

Signed by M.V. Rao

List of enclosures.....

Copied by .....

Examined by.....

WD 03601—GPB—30,000—23-9-35